



Robert E. Littlefield, Jr.
United States Bankruptcy Judge

So Ordered.

Signed this 20 day of February, 2015.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK

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IN RE:

Richard J. McAndrew

DEBTOR

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CASE NO.: 14-12422-rel

Chapter: 13

JUDGE: ROBERT E. LITTLEFIELD, JR.

**ORDER CONDITIONALLY GRANTING RELIEF FROM
THE AUTOMATIC STAY**

Coming before the court on February 26, 2015 was the motion of Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc (the "Movant"), by its attorneys Rosicki, Rosicki & Associates, P.C. for Relief from the automatic stay (the "Motion"), and after due deliberation, it is hereby

ORDERED that the Motion of Movant is conditionally granted as set forth below, and it is further

A. ORDERED that on or before August 15, 2015 the Debtor shall pay Movant all post-petition arrears on his/her mortgage; such payments to include principal, interest, late charges, escrow advances and reasonable attorney fees in the amount of \$426.00 for a total sum of \$10,081.16 such sum shall be good through February 28, 2015 and said arrears are broken down as follows:

2 Late Payments (11/1/14-12/1/14) at \$2,351.32 each	= \$4,702.64
2 Late Payments (1/1/15-2/1/15) at \$2,476.26 each	= \$4,952.52
Reasonable attorney fees	= \$250.00
Reasonable attorney costs	= \$176.00
Total	= \$10,081.16

and said arrears are to be paid as follows:

AMOUNT	DUE BY
\$1,680.19	3/15/15
\$1,680.19	4/15/15
\$1,680.19	5/15/15
\$1,680.19	6/15/15
\$1,680.20	7/15/15
\$1,680.20	8/15/15

and said payments shall be in the form of certified funds and mailed to:

Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc
Seterus, Inc. PO Box 54420
Los Angeles, CA 90017

and it is further,


B. ORDERED that the Debtor shall make timely regular monthly payments to Movant at the address listed above by the first day of each and every month, commencing with the March 1, 2015 payment, and it is further

C. ORDERED that in the event the Debtor fails to tender the sum due under paragraph A hereinabove or fails to make timely payments described in paragraph B hereinabove, and

thereafter fails to comply with a Ten (10) day Notice to Cure, then upon the filing of an Affirmation of Non-Compliance and submission and signature of an Ex-Parte Order, the automatic stay is vacated with respect to the mortgage held by Movant to the extent necessary to allow it, its successors and/or assigns, to commence and/or continue mortgage foreclosure and eviction proceedings on the real property located at 133 Nelson Ave, Saratoga Spring, NY 12866, and it is further,

D. ORDERED that in the event the Debtor fails to tender the sum due under paragraph A and/or the payments due pursuant to paragraph B hereinabove, and if three (3) notices to cure had previously been sent to Debtor and Debtor's attorney pursuant to paragraph C hereinabove, (for three previous defaults under this order), then no further notices to cure shall be provided and the automatic stay will be vacated without further notice to the Debtor or Debtor's attorney upon filing of an Affirmation of Non-Compliance and submission and signature of an Ex-Parte Order.

CONSENTED AND AGREED TO BY:



Stephen T. Rodriguez, Esq.,
Attorney for Debtor

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